

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Raymundo Ybanes, Jr.  
Debtor

Case No. 24-31316-maw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3  
Date Rcvd: Oct 23, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:**

Recip ID	Recipient Name and Address
db	+ Raymundo Ybanes, Jr., 394 Jamesway Dr., Apt. #G, Marion, OH 43302-7840
ust	+ Cherie Jackson, 1263 Churchill Rd Lyndhurst Ohio 44124, Lyndhurst, OH 44124-1305
27886736	+ 90 Day credit repair, 10985 larson dr, Denver, CO 80233-3424
27886737	+ Balance Credit, 6504 International Pkwy, Suite 2100, Allen, TX 75013
27886741	+ Credit One, P.O. Box 40480, Cleveland, OH 44140-0480
27886742	+ Delaware City Tax, 1 S. Sandusky St., Delaware, OH 43015-3000
27886743	+ Eagle Loan, 5414 Monroe St, Toledo, OH 43623-2885
27886744	+ Eagle Loan Co of Ohio, 1256 Bellefontaine St, Wapakoneta, OH 45895-9775
27886747	+ Huntington Bank, P.O.Box 16722, Columbus, OH 43216-6722
27886748	+ Kia Auto Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
27886749	+ Lendmark, 1330 Mount Vernon Ave, Marion, OH 43302-5627
27886750	+ Lendmark Financial, P.O. Box 973, Owensboro, KY 42302-0973
27886751	+ Medical Ohio Health, 1040 delaware ave, Marion, OH 43302-6416
27886755	+ Tracir Financial, 2040 Brice Rd #200, Reynoldsburg, OH 43068-3460

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QWLSWOPE.COM	Oct 24 2024 01:23:00	William L. Swope, 610 Tiffin Avenue, Findlay, OH 45840-5718
ust	+ Email/Text: ustpreregion09.cl.ecf@usdoj.gov	Oct 23 2024 21:29:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	Email/Text: CAF_Bankruptcy_Department@carmax.com	Oct 23 2024 21:29:00	CarMax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144
27886739	Email/Text: CAF_Bankruptcy_Department@carmax.com	Oct 23 2024 21:29:00	Carmax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160
27886740	Email/Text: bankruptcy@creditfresh.com	Oct 23 2024 21:29:00	Credit Fresh, 109 E. Main St., Weir, KS 66781
27886738	EDI: CAPITALONE.COM	Oct 24 2024 01:23:00	Capital One, 1957 Westmoreland Rd., Richmond, VA 23276-5617
27886745	+ EDI: AMINFOFP.COM	Oct 24 2024 01:23:00	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
27886746	+ Email/Text: bankruptcy@flagshipcredit.com	Oct 23 2024 21:30:00	Flagship Credit Acceptance, PO Box 3807, Coppell, TX 75019-5877
27886752	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 23 2024 21:36:04	Merrick Bank Carp, PO Box 9201, Old Bethpage, NY 11804-9001
27886754	+ Email/Text: ngisupport@radiusgs.com	Oct 23 2024 21:29:00	Radius Global Services, 7831 Glenroy Rd Ste 250, Minneapolis, MN 55439-3117
27886753	Email/Text: BankruptcyNotices@schear.net	Oct 23 2024 21:29:00	Quick Credit, 205 Sugar Camp Circle, Dayton, OH 45409

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature:           /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Nathan M. Nishiki	on behalf of Debtor Raymundo Ybanes Jr. nnishiki@ohiolegalclinic.com, rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;Rauser_Bestclient@mail.com
William L. Swope	trustee7@sbcglobal.net wswope@ecf.axosfs.com

TOTAL: 2

**Information to identify the case:**

Debtor 1

Raymundo Ybanes Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5880

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Northern District of Ohio

Case number: 24-31316-maw

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymundo Ybanes Jr.  
aka Raymundo Ybanes, aka Raymond Ybanes

10/23/24

**By the court:** MARY ANN WHIPPLE  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**